

## Defined Contribution Risk Adjuster Board Minutes

State Office Building Room 3112

***Approved***

**May 28, 2013**

Attendees: Jim Pinkerton, *Regence*; Dave Jackson, *FirstWest Benefit Solutions*; Michael Bird, *PEHP*; Tomasz Serbinowski, *UID*; Nancy Askerlund, *UID*; Perri Babalis, *Utah Attorney General*; Patty Conner (Proxy for Norm Thurston), *OCHS*; Todd Kiser, *UID*; Sue Watson, *OCHS*; Jill Goodmansen, *OCHS*; Paul Anderton, *UID*; Gabriela Benitez, *GBS Benefits*; Russ Johnston, *FirstWest Benefit Solutions*; Lincoln Nehring, *Voices of Utah Children*

Kim Miller, *UHC* (via telephone); Lorraine Mayne, *Milliman* (via telephone); Ashley Hackett, *bswift* (via telephone)

- I. Meeting called to order at 1:06 p.m.
- II. April 23rd meeting minutes approved with corrections noted.
- III. Patty Conner from OCHS gave an update regarding the Exchange – Dashboard information handed out can also be found at [www.Avenueh.com](http://www.Avenueh.com)
  - a. Dashboards for May
    - i. 343 Employer Groups
    - ii. 2768 employees enrolled
    - iii. 5014 dependents enrolled
    - iv. 68% of groups did not previously have coverage
    - v. 88.3% of groups renew
  - b. Early renewals – Carriers offering early renewals to lock in rates for another year without getting community rates. Worked with carriers to come up with process including time line and key dates. Also worked with bswift to go over processes. OCHS is about 90-95% there, documented. This will apply for January – September currently enrolled, will give them an opportunity for an early renewal quote. Will give carriers all the information. Asked all brokers if group would like an early quote. Early June OCHS will give this information to the carriers to come up with a rate. Have rates available the first week of September. Will offer October and November groups the opportunity on a case by case basis. Previously talked about potentially not taking new business in October and November. OCHS has decided to accept new business in October, November and December. Will get message out to brokers we will be open.
  - c. Got approval from HHS to do small business exchange. Did get everything but 2 things, Navigators and vision on Avenue H. Did not see the navigators in the small business as we did in the individual market, therefore navigators will be more beneficial to the individual side due to the Medicaid piece. Will

use navigators for outreach only. Will not get commission and cannot be brokers. They will get small grants to compensate this piece. Grant applications due on June 5 and feds will award grants. Those getting grants will need to go through online training on individual market. Hope to pick separate navigators to work on the small business side. Chamber of Commerce has wanted to work with OCHS to work with their communities as navigators. Broker agencies are already working with OCHS to outreach to small groups. Certifying Avenue H, feds are not sure if Utah needs to be certified. Patty working with feds on future requirements being certified, but have conditional approval.

- d. Additional Carriers – Not sure yet who the additional carriers will be on Avenue H.
- e. 30 Day Timelines – Working with vendors and carriers. Need to reduce 60 day timeline to a 30 day timeline. 2 weeks would be enrollment and last 2 weeks would be invoicing. Brought up process in the recent carrier round table and proposed not transferring funds to the carriers until after the effective date. Need to make sure ID cards are sent on time.
- f. Broker Training - Set training for brokers and employers. 3 different courses set:
  - i. Will do an ACA overview course which will be 2 CE credits. Will open up to employer groups as well. This will bring up small group and individual timelines and processes. This will be starting June 13th and through July.
  - ii. Second training will be Avenue H and processes. Have to wait until after technology is set up and what it looks like when a group comes in. This training will run from August – October 2013 and broker will receive 2 CE credits for this course. Want this to be the certified training brokers go through. Have trained over 800 brokers and most are not involved with Avenue H and what the process is.
  - iii. Third course, which will be hands on process. There will be a webinar and this will be ongoing weekly. There will be CE credit but is not a required course. Will go on a road trip to other areas (Logan, St. George areas).
  - iv. Coming up from 3:30 – 5 on June 5 in senate building in copper room (Conversations with the Commissioner). Will have health and market conduct people to answer questions. Would like Avenue H there.
- a. RFP - still in the process of review and hope to have a decision by end of week. Will provide update by next meeting.

#### IV. Michael Bird (Proxy for PEHP)

- a. Risk Adjustment & Premium Allocation subcommittee report
  - i. Did not meet in the past month.
  - ii. Paul Anderton stated still reviewing if Utah should develop its own risk adjustment. Will starting meeting soon to go over this.
- V. Kim Miller with United HealthCare
  - a. Underwriting Subcommittee Report
    - i. Still in the process of designing steps in early renewal process. Looking to use pre quote tool. Looking to put into production by bswift in August. Did not meet last week but scheduled to meet next week. Still have action items and want to close off open issues and get ready for January 2014.
- VI. Jim Murray with SelectHealth
  - a. Legal Subcommittee
    - i. Jim Murray was not at the RAB, no update.
    - ii. Patty Conner brought up that we needed to review the “I agree” statements. Needed to check with the feds and what information they have. Patty reached out for detail information on what they have. Need to get with work group and in place before October 2013.
- VII. Nancy Askerlund with Insurance Department
  - a. Group participation – How the 10% participation check will be handled. Has it been talked about with the carriers? Feds changed participation to 70%. No discussion on changing the 75% participation check. Participation requirements, valid waivers and open enrollment will be reviewed by the Underwriting work group and a recommendation will be brought to RAB next meeting.
- VIII. Jim Pinkerton
  - a. Scheduling of board elections – Need to schedule for possibly next RAB meeting, but needs to be soon.
- IX. Next Meeting will be June 25, 2013 at 1:00 pm
- X. Meeting adjourned at 2:02 p.m.